

Amendment to the Claims:

The following listing of claims replaces all previous versions and listings of claims:

1. (Currently amended) A method for providing control over transactions, comprising:

prompting a primary user to input financial notification data, ~~said~~the financial notification data operable for defining transaction controls associated with a secondary user;

receiving and storing ~~said~~the financial notification data;

receiving data relating to a financial transaction from a point of sale, ~~said~~the data associated with ~~said~~the secondary user;

retrieving financial notification data related to ~~said~~the financial transaction; and

sending a notification to ~~said~~the point of sale based upon ~~said~~the data relating to ~~said~~the financial transaction;

wherein the financial notification data specify conditions for issuing a notification to the primary user in response to receiving a request to execute the financial transaction.

2. (Currently amended) The method of claim 1, wherein ~~said~~the financial notification data specify conditions for performing at least one of:

approving a request to execute ~~said~~the financial transaction;

denying a request to execute ~~said~~the financial transaction;

~~issuing a notification to said primary user in response to receiving a request to execute said financial transaction;~~

confirming an identity of ~~said~~the secondary user before approving ~~said~~the financial transaction; and

suspending future financial transaction activities of ~~said~~the secondary user.

3. (Currently amended) The method of claim 1, wherein ~~said~~the financial notification data comprise a spending type, ~~said~~the spending type including at least one of:

a type of transaction;

a listing of items or services associated with ~~said~~the transaction;

a type of merchant;

a time of day;

a spending or usage limit; and

a location type.

4. (Currently amended) The method of claim ~~[[3]]~~ 1, further comprising:

presenting a user interface screen with a menu of transaction control items and transaction control rules, the control items organized into, and presented via the user interface as, categories;

wherein receiving the financial notification data from the primary user includes receiving one of a user-selected control item, category of control item, and user-defined control item from the primary user via the user interface screen~~wherein said spending type further comprises a spending or usage limit.~~

5. (Currently amended) The method of claim 1, wherein ~~said~~the notifications to the point of sale and the primary user are ~~[[is]]~~ presented via at least one of:

a point of sale terminal;

a transaction receipt;

a computer screen;

a telephone;

postal mail;

a messaging application; and

an online service.

6. (Currently amended) The method of claim 1, wherein ~~said~~the notification to the point of sale comprises at least one of:

an account balance;

an account shut-off;

a denial of a request to execute ~~said~~the financial transaction;

a request for an additional authorization code; and

a request to check an identification of ~~said~~the secondary user.

7. (Currently amended) A system for providing control over transactions, comprising:

a means for prompting a primary user to input financial notification data, ~~said~~the financial notification data operable for defining transaction controls associated with a secondary user;

a means for receiving and storing ~~said~~the financial notification data;

a means for receiving data relating to a financial transaction from a point of sale, ~~said~~the data associated with ~~said~~the secondary user;

a means for retrieving financial notification data related to ~~said~~the financial transaction;
and

a means for sending a notification to ~~said~~the point of sale based upon ~~said~~the data relating to ~~said~~the financial transaction;

wherein the financial notification data specify conditions for issuing a notification to the primary user in response to receiving a request to execute the financial transaction.

8. (Currently amended) The system of claim 7, wherein ~~said~~the financial notification data specify conditions for performing at least one of:

approving a request to execute ~~said~~the financial transaction;

denying a request to execute ~~said~~the financial transaction;

~~issuing a notification to said primary user in response to receiving a request to execute said financial transaction;~~

confirming an identity of ~~said~~the secondary user before approving ~~said~~the financial transaction; and

suspending future financial transaction activities of ~~said~~the secondary user.

9. (Currently amended) The system of claim 7, wherein ~~said~~the financial notification data comprise a spending type, ~~said~~the spending type including at least one of:

a type of transaction;

a type of good or service;

a type of merchant;

a time of day;

a spending or usage limit; and

a location type.

10. (Currently amended) The system of claim 7 ~~[[9]]~~, further comprising:

presenting a user interface screen with a menu of transaction control items and transaction control rules, the control items organized into, and presented via the user interface as, categories;

wherein receiving the financial notification data from the primary user includes receiving one of a user-selected control item, category of control item, and user-defined control item from

the primary user via the user interface screen~~wherein said spending type further comprises a spending limit.~~

11. (Currently amended) The system of claim 7, wherein ~~said~~the notifications ~~[[is]]~~ to the point of sale and the primary user are presented via at least one of:

- a point of sale terminal;
- a transaction receipt;
- a computer screen;
- a telephone;
- postal mail;
- a messaging application; and
- an online service.

12. (Currently amended) The system of claim 7, wherein ~~said~~the notification to the point of sale comprises at least one of:

- an account balance;
- an account shut-off;
- a denial of a request to execute ~~said~~the financial transaction; and
- a request to check an identification of ~~said~~the secondary user.

13. (Currently amended) A database for providing control over transactions, ~~said~~the database encoded on a computer-readable medium and storing financial notification data, comprising:

an account identification for a primary user and a secondary user, the financial notification data operable for defining transaction controls associated with the secondary user;

a spending type including at least one of:

a type of purchase;

a type of merchant;

a time of day; and

a location type; and

conditions for issuing a notification to the primary user in response to a request to initiate a financial transaction;

wherein, in response to receiving a request to initiate the financial transaction by the secondary user at a point of sale, the account identification from the request is used to retrieve the financial notification data from the database, apply the conditions and the financial notification data to the request, and notify the point of sale and the primary user of the results of the application.

14. (Currently amended) The database of claim 13, wherein ~~said~~the financial notification data further specify conditions for performing at least one of:

approving the request to execute the financial transaction;

denying the request to execute the financial transaction;

confirming an identity of the secondary user before approving the financial transaction;
and

suspending future financial transaction activities of the secondary user.

~~spending type further comprises a spending limit.~~

15. (Currently amended) A storage medium encoded with machine-readable computer program code for providing control over transactions, ~~said~~the storage medium including instructions for causing a computer to implement a method, comprising:

prompting a primary user to input financial notification data, ~~said~~the financial notification data operable for defining transaction controls associated with a secondary user;

receiving and storing ~~said~~the financial notification data;

receiving data relating to a financial transaction from a point of sale, ~~said~~the data associated with ~~said~~the secondary user;

retrieving financial notification data related to ~~said~~the financial transaction; and

sending a notification to ~~said~~the point of sale based upon ~~said~~the data relating to ~~said~~the financial transaction;

wherein the financial notification data specify conditions for issuing a notification to the primary user in response to receiving a request to execute the financial transaction.

16. (Currently amended) The storage medium of claim 15, wherein ~~said~~the financial notification data specify conditions for performing at least one of:

approving a request to execute ~~said~~the financial transaction;

denying a request to execute ~~said~~the financial transaction;

~~issuing a notification to said primary user in response to receiving a request to execute said financial transaction;~~

confirming an identity of ~~said~~the secondary user before approving ~~said~~the financial transaction; and

suspending future financial transaction activities of ~~said~~the secondary user.

17. (Currently amended) The storage medium of claim 15, wherein ~~said~~the financial notification data comprise a spending type, ~~said~~the spending type including at least one of:

a type of transaction;

a listing of items or services associated with ~~said~~the transaction;

a type of merchant;

a time of day;

a spending or usage limit; and

a location type.

18. (Currently amended) The storage medium of claim 15 ~~[[17]]~~, further comprising instructions for performing:

presenting a user interface screen with a menu of transaction control items and transaction control rules, the control items organized into, and presented via the user interface as, categories;

wherein receiving the financial notification data from the primary user includes receiving one of a user-selected control item, category of control item, and user-defined control item from the primary user via the user interface screen~~wherein said spending type further comprises a spending or usage limit.~~

19. (Currently amended) The storage medium of claim 15, wherein ~~said~~the notifications to the point of sale and the primary user are ~~[[is]]~~ presented via at least one of:

a point of sale terminal;

a transaction receipt;

a computer screen;

a telephone;

postal mail;

a messaging application; and

an online service.

20. (Currently amended) The storage medium of claim 15, wherein ~~said~~the notification to the point of sale comprises at least one of:

an account balance;

an account shut-off;

a request for an additional authorization code;

a denial of a request to execute ~~said~~the financial transaction; and

a request to check an identification of ~~said~~the secondary user.

21. (New) The method of claim 1, wherein the primary user is a merchant.

22. (New) The system of claim 7, wherein the primary user is a merchant.

23. (New) The storage medium of claim 15, wherein the primary user is a merchant.